

Notice of Allowability

Application No.

09/993,992

Examiner

JAMIE H. SWARTZ

Applicant(s)

PHELAN ET AL.

Art Unit

3684

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

- 1. This communication is responsive to request for further examination dated 2/2/11.
- 2. The allowed claim(s) is/are 1, 2, 5, 6, 36.
- 3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All b) Some* c) None of the:
 - 1. Certified copies of the priority documents have been received.
 - 2. Certified copies of the priority documents have been received in Application No. _____.
 - 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

- 4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
 - 5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**
- 6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- 1. Notice of References Cited (PTO-892)
- 2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3. Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date _____
- 4. Examiner's Comment Regarding Requirement for Deposit of Biological Material
- 5. Notice of Informal Patent Application
- 6. Interview Summary (PTO-413), Paper No./Mail Date 2/17/11.
- 7. Examiner's Amendment/Comment
- 8. Examiner's Statement of Reasons for Allowance
- 9. Other _____.

/Susanna M. Diaz/
Primary Examiner, Art Unit 3684

DETAILED ACTION

STATUS

1. Claims 1, 2, 5, 6, and 36 are currently pending. Claim 1 has been amended.
Claims 3-4 and 7-35 have been cancelled. Claim 36 is currently added.

EXAMINER'S AMENDMENT

2. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.
3. Claim 1 is amended by the examiner, while claim 36 is added.
4. Authorization for this examiner's amendment was given in a telephone interview with attorney Vyacheslav Elkin (66913) on February 17, 2011.

Please replace all current versions of the claims with the amended set. The application has been amended as follows:

1. (Currently Amended) A method for automatically obtaining and exchanging credit information, wherein a computer program is installed on a member's computer for communicating with an accounting system of the member, the method comprising the steps of:

- in response to a user command, obtaining payment history data from the member's accounting system at the member's computer using the installed computer program, including obtaining at least some of the payment history data in a proprietary format of the accounting system of the member, wherein the payment history data is associated with a plurality customers and is indicative of a quality of credit associated with the respective customers;

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creating a payment history file at the member's computer that contains at least (i) the payment history data as a plurality of records, each of the plurality of records including a loan or a lease payment information for one of the plurality customers, (ii) an identifier of the member, and (iii) control records for validating the payment history file;

automatically formatting the payment history file into a predetermined format for storage in a system database using the installed computer program, including converting the at least some of the payment history data in the proprietary format into the predetermined format;

loading the payment history file through the Internet to the system database, including, at the system database:

opening the payment history file,

determining the payment history file type,

validating the format of the payment history file,

loading the payment history file into a system database,

performing a scrubbing routine on the payment history data to remove suspect payment history data, including modifying the suspect payment history data based upon thresholds set by the member, and

performing matching routines on the payment history data, wherein new lenders are created if no matching lender is found in the system database, and at least one of adding or updating payment history data in the system database is performed if a matching lender is found in the system database;

the method further comprising:

validating the payment history data in accordance with the control records included in the payment history file at the system database, including:

matching business information of each of the plurality of customers with information in a centralized data repository, wherein the business information includes at least one of customer name, customer address, phone number, and number of employees associated with the customer; and

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comparing the obtained history data to a data record associated with each customer if the data record associated with the corresponding customer is present in the centralized data repository, including testing for at least one of a large time difference between records and presence of payments outside a maximum expected range;

evaluating the payment history data in the payment history file at the system database;

formatting the payment history file into a payment history report;

storing the payment history report in the centralized data repository associated with the system database; and

automatically providing the payment history report to a requestor upon receiving a request corresponding to a specified one of the plurality of customers, including:

not disclosing an identity of the member that provided the payment data included in the payment history report; and

generating a search fee for the requestor.

2. (Previously Presented) A method for automatically obtaining and exchanging credit information as defined in claim 1 further comprising the step of creating scoring and modeling of customer information.

3. (Cancelled)

4. (Cancelled)

5. (Previously Presented) A method for automatically obtaining and exchanging credit information as defined in claim 1, wherein providing the payment history report to the requestor upon receiving the request includes:

receiving search criteria for a customer;

searching the payment history data for a matching customer;

logging the search request;

displaying the matching customer data;

generating a payment history report for the matching customer; and

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displaying the payment history report.

6. (Previously Presented) A method for automatically obtaining and exchanging credit information as defined in claim 5, wherein the step of generating a payment history report for the matching customer further comprises the steps of:

computing summary and scoring information, including a high credit value, a total lease balance, total current payments, and a total number of times a customer had an overdue payment; and

displaying the summary information.

7 – 35. (Cancelled).

36. (New) A system comprising:

a member's computer having a computer-readable memory and a computer program installed thereon for communicating with the accounting system of the member, wherein the member's computer is configured to:

in response to a user command, obtain payment history data from the member's accounting system using the installed computer program, including obtaining at least some of the payment history data in a proprietary format of the accounting system of the member, wherein the payment history data is associated with a plurality customers and is indicative of a quality of credit associated with the respective customers;

create a payment history file at the member's computer that contains at least (i) the payment history data as a plurality of records, each of the plurality of records including a loan or a lease payment information for one of the plurality customers, (ii) an identifier of the member, and (iii) control records for validating the payment history file; and

automatically formatting the payment history file into a predetermined format for storage in a system database using the installed computer program, including converting the at least some of the payment history data in the proprietary format into the predetermined format;

the system further comprising:

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a credit information apparatus coupled to the member's computer via the Internet, wherein the credit information includes a system database and a centralized data repository associated with the system database; wherein the credit information apparatus is configured, in response to the member's computer loading the payment history file through the Internet to the system database to:

- open the payment history file,

- determine the payment history file type,

- validate the format of the payment history file,

- load the payment history file into the system database,

- perform a scrubbing routine on the payment history data to remove suspect payment history data, including modifying the suspect payment history data based upon thresholds set by the member,

- perform matching routines on the payment history data, wherein new lenders are created if no matching lender is found in the system database, and at least one of adding or updating payment history data in the system database is performed if a matching lender is found in the system database;

- validate the payment history data in accordance with the control records included in the payment history file, including:

 - match business information of each of the plurality of customers with information in a centralized data repository, wherein the business information includes at least one of customer name, customer address, phone number, and number of employees associated with the customer; and

 - compare the obtained history data to a data record associated with each customer if the data record associated with the corresponding customer is present in the centralized data repository, including testing for at least one of a large time difference between records and presence of payments outside a maximum expected range;

 - evaluate the payment history data in the payment history file;

 - format the payment history file into a payment history report;

 - storing the payment history report in the centralized data repository; and

 - automatically provide the payment history report to a requestor upon receiving a request corresponding to a specified one of the plurality of customers, including:

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not disclose an identity of the member that provided the payment data included in the payment history report; and
generate a search fee for the requestor.

REASONS FOR ALLOWANCE

5. Claims 1, 2, 5, 6, and 36 are allowed.
6. The following is an examiner's statement of reasons for allowance: The closest prior art is Duhon (US 20010011245 A1), Coleman (US 5708828 A), and Inso Corporation (December 9, 1997), and DeFrancesco et al. (US 5878403 A). Duhon teaches a data storage and processing system for on-line consumer credit reporting. Coleman teaches a data conversion language/engine which can be adapted to convert data from any of a number of first formats to any number of second formats. Inso Corporation teaches formatting proprietary formats into a predetermined format. DeFrancesco teaches a computer implemented credit application analysis and decision routing system which includes determining payment history file types. Mullins teaches data mining and data cleansing. The prior art does not teach nor would it be obvious to combine the prior art to teach creating a payment history file that contains at least (i) the payment history data as a plurality of records, each of the plurality of records including a loan or a lease payment information for one of the plurality customers, (ii) an identifier of the member, and (iii) control records for validating the payment history file, a scrubbing routine on the payment history data to remove suspect payment history data, validating the payment history data in accordance with the control records included in the payment history file, including matching business information of each of the plurality of customers

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with information in a centralized data repository, wherein the business information includes at least one of customer name, customer address, phone number, and number of employees associated with the customer, and comparing the obtained history data to a data record associated with each customer if the data record associated with the corresponding customer is present in the centralized data repository, including testing for at least one of a large time difference between records and presence of payments outside a maximum expected range, not disclosing an identity of the member that provided payment data which is included in the report.

7. None of the art of record anticipates or makes obvious, either individually or in combination, the novel and unique method and manner the instant invention combines renewable energy CPE, with the specific type of loan, as well as the right to shut off the equipment upon default of the financial obligation. That is, none of the art of record either individually or in combination do not teach or fairly suggest the features set forth within independent claims in the precise manner disclosed therein as laid down by the claims 1 and 12.

8. The dependent claims 2, 5, and 6 as being further limiting to the independent claims, definite and fully enabled by the Specification are also allowable.

9. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably

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accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAMIE H. SWARTZ whose telephone number is (571)272-7363. The examiner can normally be reached on 8:00am-4:30pm Monday-Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571)272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Jamie H Swartz/
Examiner, Art Unit 3684
/Susanna M. Diaz/
Primary Examiner, Art Unit 3684